

CUTLER & ASSOCIATES, LTD.

ATTORNEYS AT LAW

4131 MAIN STREET

SKOKIE IL 60076

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4/29/2024

Dear Al:

This will serve as our engagement agreement for filing in a Chapter 7 bankruptcy. The agreement will become effective only when you sign it and make a payment to us. Please read this agreement carefully and be sure you understand it.

If you have any questions, you should consult with me before signing.

We are willing to file a Chapter 7 bankruptcy petition for you for the flat fee of \$399 (\$444 if a joint filing). This fee does not include any court costs or work which is required to be performed after filing in order to receive a bankruptcy discharge. After filing your case, we will agree to pay the filing fees and complete all required work for a fee of \$1990 paid in 10 monthly installments of \$199 each.

In exchange for the above fee, we will perform the following services for you:

1. Meet with you to discuss your financial situation and possible solutions, which includes but is not exclusive to a review of your income, expenses, assets and debts;
2. Provide you with the attached section 342(b)(1) notice, which sets out the purpose, benefits, and costs of filing under Chapters 7, 11, 12 or 13; the types of services available from credit counseling agencies; and the penalties of committing certain bankruptcy crimes, and will explain the notice to you;
3. Discuss your specific financial situation to help you determine the chapter you can qualify for and select;
4. Ensure you have collected the required documents needed for a complete filing under the chapter you select;
5. Upon your written approval, file your case and obtain a case number for you.

After your case is filed, we will present you with the attached "Post-Filing Fee Agreement" which includes reimbursement for required court filing fees and additional attorney fees for the remainder of the work necessary to successfully complete your case and obtain a discharge. The failure to pay court filing fees after your case is filed will result in the dismissal of your case.

Until you sign the Post Filing Agreement, you are under no obligation to pay us any additional fees and we will have no right to payment of any additional fees from you.

You are under no obligation to sign the Post Filing Agreement or hire us after your case is filed, but if you do not, we reserve the right to file a motion to withdraw from your case pursuant to Local Rules of the United States Bankruptcy Court. If we withdraw, you may either represent yourself or hire another attorney to represent you in your bankruptcy proceeding. If we do not withdraw and you do not hire another attorney to represent you, we will still fulfil all obligations contemplated under this Agreement and required by Rules of the Bankruptcy Court.

You understand that all funds you pay us are considered payments towards your special purpose retainer and will immediately become our property. These payments will be deposited into our general business account and will be used for any and all of our general expenses. We may -- but are not obligated to -- use part of this fee to pay the costs of your credit reports and court filing fees. If you decide not to proceed with your case, we will retain the amount you have already paid us provided such amount is reasonable for the amount of time we have spent in preparation for your filing.

You understand that most taxes and other governmental obligations will not be discharged in your bankruptcy.

Student loans will not be discharged in your bankruptcy.

Sincerely:



Cutler & Associates, Ltd.
A Debt Relief Agency. We help
people file for bankruptcy relief
under the Bankruptcy Code

Reviewed with Attorney and Accepted:



Client

Client